

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

IN RE:

DONNA M. GETCHELL

Case No. 3:11-bk-05344-PMG
Chapter 13

Debtor.

**ORDER GRANTING DEBTOR'S MOTION TO DETERMINE
SECURED STATUS OF BRANNEN BANK f/k/a THE BANK OF INVERNESS
AND TO STRIP THE LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE is before the Court on the Debtor's Motion to Determine Secured Status of BRANNEN BANK f/k/a THE BANK OF INVERNESS and to Strip the Lien (the "Motion"). The Creditor, BRANNEN BANK f/k/a THE BANK OF INVERNESS having filed to timely file a Response to the Motion pursuant to the negative notice , IT IS THEREFORE

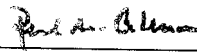
ORDERED:

1. The Motion is GRANTED.
2. Claim No 5-2 filed on or about October 20, 2011 by BRANNEN BANK f/k/a THE BANK OF INVERNESS as it relates to the second mortgage only shall be treated as an unsecured claim in this Chapter 13 case.
3. The real property (the "Real Property") that is the subject of the Motion is located at 1498 E. St. James Loop, Inverness, Florida and more particularly described as follows:

Lots 14, Block 2, CAMBRIDGE GREENS OF CITRUS HILLS, according to the plat thereof recorded in Plat Book 13, Pages 119 through 124, inclusive, of the Public Records of Citrus County, Florida.
4. The second mortgage held by the BRANNEN BANK f/k/a THE BANK OF INVERNESS, recorded on April 24, 2006 at Book 1998, at Page 307, Instrument No. 2006029166 of the Official

Records of Citrus County, Florida shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the Debtor's discharge in this Chapter 13 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate the avoidance of BANK OF AMERICA's lien prior to the entry of the Debtor's discharge. Further, if this case is converted to a case under Chapter 7, or if this Chapter 13 case is dismissed, the mortgage will no longer be considered void and shall be restored as a secured debt.

DATED this 16 day of April, 2012 at Jacksonville, Florida.



PAUL M. GLENN
United States Bankruptcy Judge

RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION
U.B. NO. 34 NO. 7531